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Insurance Committee
Public Hearing Testimony
Tuesday, January 25, 2011

Good Afternoon Senator Crisco, Representative Megna, Senator Harley, Representative Johnson, Senator Kelly, Representative Coutu, and Insurance and Real Estate Committee Membership:

I would like to thank the Insurance and Real Estate Committee for raising House Bill 5030, An Act Extending The Notification Period To Insurers Following The Birth Of A Child. To the parents in the audience, I ask, what were some of your immediate concerns regarding the birth and following month of life for your child and yourself? Perhaps finishing the nursery, acquiring a car seat, worrying you might not hear their cry or just how will you manage this massive responsibility. The amount of time a baby requires obviously adds a new set of time constraints and issues for parents to deal with. Time flies by so fast with a newborn or children in general—many of us express our dismay at that phenomenon daily.

The catalyst for my proposal was a family in Monroe that was both celebrating the birth of their new child and fretting over complications relating to the birth. Understandably, the last thing on their mind was notifying their insurance company. Unfortunately, by not notifying their insurance company immediately, the family risked having their child denied coverage due to a preexisting condition. Healthy newborns are expensive and a baby with complications can easily bankrupt a family that lacks insurance.

Currently, the existing statute necessitates this notification to be done within the first month of the newborn's life. House Bill 5030 will give parents 90 days to notify their insurance company of the new addition to their family.

I thank the Committee for raising this important bill and ask that it please be given a favorable report. I have no doubt that amending the statutes will help many families and ensure that parents, particularly those with early complications, have one less thing to worry about.